



~ Our Mission ~

"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."

Next Regular Meeting: November 21, 2014
Time: 11:30am Location: Billy Baroo's
See inside for more details

Work Smarter, Not Harder

By Tom Williams, PSAA President,
Partners Claim Service

Well, it appears as though the sunshine has abandoned us for the remainder of this year. It has been an awesome summer for weather. But, it looks like the gray is back. This is also the time of year when an adjuster's desk tends to get busier and busier. With more accidents because of road conditions and more property damage due to storms, it can be very overwhelming.

So what do we do? Some people just put in more and more hours in an attempt to try to keep up with the work. However, they can get burned out and cease to work efficiently. They can become tired and have a hard time concentrating. It just takes longer to get the same amount of work done and sometimes the quality of the work also suffers. This often results in a larger work load because not as much work is getting done. More mistakes occur on files resulting in more stress, which burns them out even more and makes them more tired and irritable.

Personal Interest **Health Wise**



7 Signs You're A Workaholic

— See page 23

— See **Work Smarter**... continued on page 4

It's not even just the amount of work that causes more stress. It's the gray skies and the cold temperatures that also contribute to a less than

PSAA Holiday Party Friday, December 5

At the



— See page 26



— See page 7



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Case Study

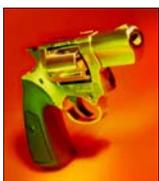
— See page 11



Claims Conversation

with Roger Howson

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Getting a Grip on Valuing Guns & Ammo

— See page 25

Medical Notes

Healthcare Fraud How Far Does it Reach?



— See page 19



**2014-15
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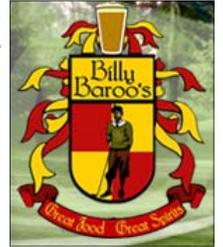
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PSAA Next Luncheon Mtg



Next Meeting: November 21, 2014
Time: 11:30am to 1:00pm
Location: Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
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206/588-2763 www.billybaroos.com

Menu: Apple Smoked Pork Loin, Garlic Mashed Potatoes, Hot Penne Pasta, served w/Billy's House Salad & Cheesecake w/Berry Sauce for dessert!

Cost: Members \$20 Vendors \$25

Presentations: **Manufactured Fireplace Fires: Recognition, Causes & Potential Litigation** with Patrick Kettenring, IAAI-CFI, IFSAC-CFI, NAFI-CFEI, NAFI-CVFI, Fire Consultant with Rimkus Consulting Group. And, **Premises Liability: Slip, Trip & Fall** with John Bolig, R.A., LEED AP, District Manager with Rimkus Consulting Group. For more info see page 5.

Please RSVP: www.PugetSoundAdjusters.org
www.facebook.com/pugetsoundadjusters

Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.

October Meeting Winners!

Thomas Wolfe: Blue Bucket, but because he wasn't present to win the Bucket goes up to \$100!
Jesse Williams, Classic Claims Service: Adjuster Drawing \$25
Scooter McDonough, ServiceMaster of Tacoma: Vendor Drawing \$25

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Puget Sound Adjusters Association

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November Vendor of the Month #1

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BCIE would like the opportunity to assist you with your next claim, damage restoration project, or litigation.

November Vendor of the Month #2

Elite Restoration



Elite Restoration LLC, is an employee owned and operated company. Our goal, here at Elite Restoration, is to provide emphasis on the customer service, as well as industry leading IICRC trained and certified technicians. At Elite Restora-

tion LLC we specialize in water, fire, and mold restoration. Restoration isn't just about the quality of work and repairing the damages, we RESTORE your damaged property and belongings. We save you time and money recovering both value and the memories following an unexpected disaster.

Elite Restoration has been active in the South Puget Sound area for the almost 4 years. We have a dedicated staff with over 50+ years of service in the industry. Our technicians are prepared 24 hours per day, 7 days per week to start the restoration process. We are quick to evaluate the extent of damage so you can make educated decisions for your home and family. We will communicate directly with your insurance company to make the process as simple as possible for you. Our staff, with the help of cutting edge technology, will setup and monitor the equipment necessary to ensure your home and family are protected. We provide free estimates and inspections, as well as thermal imaging inspections as an alternative to invasive inspections.

We are located at 8801 Canyon Road E Puyallup, WA 98373. Our phone number is 253-604-4395.



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Work Smarter...

(Continued from front page)

normal state of mind. This phenomenon is called Seasonal Affective Disorder (SAD). (BTW – Just because you are SAD does not mean you have Seasonal Affective Disorder.) Some studies show that up to 9% of the population in certain locations suffers from this condition. I have to believe that one of those locations is here in the Northwest.

So, how do we combat this condition of feeling overwhelmed with our work load? I think most people that are able to overcome this don't necessarily spend more time at work. You see, we need to get away from work. We need to get exercise and stay active. We need to spend more time with our family and friends. If we shut out everything except work, our symptoms will simply get worse and worse. Studies show that a healthy diet, the right amount of sleep, regular exercise and strong relationships actually improve our performance at work. If we perform more efficiently and smarter at our work, the additional work load will not have as strong an effect on us. We will be able to stay up with the work load because we are working smarter and we are making better decisions.

Look, work is necessary for all of us. The weather pattern is pretty much the same year in and year out and so is our work load during those cycles. So, we need to expect this and prepare for it. For most of us, we will never be completely caught up at work. It will still be there the next day when we return. So leave work at a sensible hour and make time for your family and friends as well as for exercise and plenty of sleep. You will be healthier, happier and a better employee.

It's time to take the negative cycle that occurs when we just work longer hours and burn out and work longer hours and burn out more, and turn it around to a good cycle where we work normal hours, spend more time with family and friends, eat right and exercise. We'll get more work done in less time so we can spend more time with our friends and family and exercise etc, etc, etc.

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October's Bowling Results!

Winners: Gary, Kevin & Beau 167.67

Losers: T. Rose, Crystal, Bobbie & Jeremy 80.13

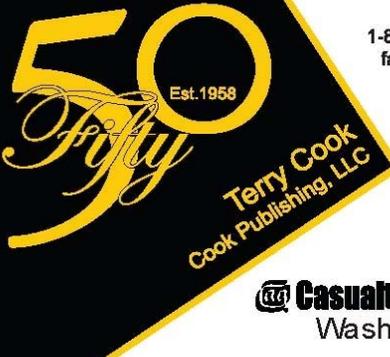


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About Our November Presentations

Manufactured Fireplace Fires: Recognition, Causes & Potential Litigation

This presentation is designed to discuss the history of fireplaces, how they have evolved, and the different types of heating appliances commonly installed in residential structures. Common installation errors, and how these errors cause fires, and who may be responsible, or shared responsibility, will be addressed. The attendee will also learn about how to properly preserve the site and evidence to avoid spoliation issues.

About the Presenter:

Patrick D. Kettenring, IAAI-CFI, IFSAC-CFI, NAFI-CFEI, NAFI-CVFI, Fire Consultant with Rimkus Consulting Group

Mr. Kettenring has a 27-year fire service career and an additional six-year career with a county Fire Marshal's Office; of this, he has spent over 11 years conducting fire origin and cause investigations. He is a graduate of Bellevue College with an Associate Degree in Fire Investigation, and an Associate Degree in Fire Command Administration. He is a Certified Fire Investigator with the International Association of Arson Investigators, a Certified Fire Investigator with the International Fire Service Accreditation Congress, a Certified Fire and Explosion Investigator with the National Association of Fire Investigators, and a Certified Vehicle Fire Investigator with the National Association of Fire Investigators.

Mr. Kettenring has an in-depth knowledge of building construction, fire behavior and fire dynamics, post-fire investigation techniques, and fire origin and cause determination; he has conducted fire and explosion investigations that include commercial and residential structures, automotive vehicles, and he has testified at depositions and trial pertaining to his findings.

Premises Liability: Slip, Trip & Fall

This presentation is designed to provide the participants with a working knowledge of the basic principles of a Premises Liability – Slip or Trip & Fall. The instructor will cover various codes and industry standards in use today to evaluate a slip or trip & fall incident. And finally, the presentation will use examples of past projects to illustrate how an alleged slip or trip and fall incident is investigated as well as the possible outcomes.

About the Presenter:

John C. Bolig, R.A., LEED AP, District Manager with Rimkus Consulting Group

John Bolig is a 1992 graduate of The University of Pittsburgh with a Bachelor of Art in Architecture degree and a 1996 graduate from The University of Maryland with a Master of Architecture degree. He is a registered professional Architect with experience in architectural design, project management, engineering coordination, construction documentation and construction administration.

Mr. Bolig's past project types include commercial, residential, multi-residential, retail, educational, historic renovation and adaptive reuse. He has experience with building code compliance, accessibility standards, and other regulatory requirements. ❖

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The Role of the Engineer in Flood Damage Assessment

By **Stephen R. Ternullo, P.E.**, I-ENG-A of SE Michigan
 Reprinted from *The Forensic Engineering Report*, October 2014.
 A publication of the Investigative Engineers Association.

Damage assessment by an engineer following a flood event may be broken down into categories. First, there will be questions regarding the origin of the damage and second, engineers may need to evaluate the extent of damage and provide a scope of repair.

The source of the water must be determined; was it flood waters flowing from a creek, river or other water way, or was it ground water, sewer back up, sump pump failure, or a combination of sources. The source of the water will likely affect insurance coverage and should be clearly defined by the evaluating engineer.

Flood and water damage assessments may include evaluations of structural damage due to hydrostatic and hydrodynamic pressures. Structures may be lifted as a result of being buoyant in a flooded condition. Evaluation of

foundations may need to be performed. Depending upon the forces of the floodwater, the weight of the building components and the connections to the foundation system, the structure may float from its foundation.

While the cause of the damage may seem obvious, conditions following a flood such as cracking in walls or ceilings, may not be related to the flood event. It is important to determine whether or not the damage existed prior to the flood event. Often damage that was present prior to a catastrophic event was unnoticed by the insured, who now believes the damage was the result of the event. The investigating engineer should be able to determine if the suspect damage was the result of a specific event.

Other services that may be required once the extent of the damage has been determined, include a scope of repairs to assist the claims adjuster in determining the value of the loss. Additionally, identification of construction or design deficiencies may be important factors to consider as they may have caused or contributed to the flood damage. All contributing parties must be identified as subrogation will be allocated to all parties who may have contributed to the loss. Moisture intrusion, microbial issues and air quality may also become issues or come into play. ❖

As Safety Concerns Grow, More States Ban Use of a Guardrail Unit

By **Aaron M. Kessler** and **Danielle Ivory**
 Reprinted from *www.nytimes.com*.

Concern over the safety of guardrails manufactured by Trinity Industries spread further on Wednesday as two more states said they would ban the use of the company's ET-Plus rail head, which is thought to have a dangerous defect.

A day after the Federal Highway Administration demanded that the ET-Plus be retested for safety, Oregon and Mississippi became the sixth and seventh states to prohibit further installation of the system. The federal agency had defended the product for more than two years, even after it learned that Trinity had changed the design in 2005 without notifying the government, as required.

After mounting concerns raised by state transportation officials, and by a whistle-blower lawsuit that ended last week, Gregory G. Nadeau, the acting administrator of the highway administration, wrote to Trinity on Tuesday directing that new tests be done.

(See **News...** continued on page 9)



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Within four hours of loss notification, a SERVPRO® Franchise Professional will be on-site to start mitigation services.

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Within eight business hours of on-site arrival, a verbal briefing of the scope will be communicated to the appropriate person.

*Service Response Guidelines – Exceptions may apply under certain conditions, such as a local catastrophic event or storm situation.

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News... (Continued from page 7)

The company has until the end of October to submit plans for new crash tests or the agency "may suspend and/or revoke the eligibility of the ET-Plus." Trinity declined to comment. ❖

— To read the full article go to: www.nytimes.com/2014/10/23/business/as-safety-concerns-grow-more-states-ban-use-of-a-guardrail-unit.html?_r=1#

The Future of Drones in the Insurance Industry

By **Denise Johnson**

Reprinted from www.insurancejournal.com

After a catastrophe hits, mobile units filled with adjusters are on site to evaluate property damage. Flash forward five years and an insured may never meet the property adjuster handling his or her claim. Instead, a drone is sent to evaluate damage within hours of it occurring. Claims are closed at breakneck speed as adjusters handle a much higher volume. Insurers see fewer workers' compensation claims as adjusters remain safely ensconced in their cubicles.



While this scenario may seem too futuristic to imagine, according to industry experts it's a very real possibility that insurers will be using drones in a number of ways within a few years.

Currently in the U.S., drones are used to enhance public safety, support agriculture, help the environment, monitor the climate and mitigate and monitor disasters. That's according to the Association of Unmanned Vehicle Systems International (AUVSI), an industry group that has been lobbying the FAA to make changes to its regulations to free up air space for unmanned vehicles and allow for greater government and commercial uses of drones. Internationally, drones are used by several countries to assist in law enforcement and help monitor weather and disasters.

Grant Goldsmith is president of Overwatch, a provider of high risk insurance for international contractors that is a division of Avalon Risk Management, a managing general agent and a logistics risk insurer.

Goldsmith said he has already been approached by insurers interested in using drones for claims work. He said one company representative approached him indicating an ex military person now employed within the claims department

(See News... continued on page 11)



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News... (Continued from page 9)

suggested the use of drones, after the carrier became overwhelmed with Superstorm Sandy claims.

Jason Wolf, a property defense attorney and shareholder at the Fla.-based firm of Koch Parafinczuk & Wolf, sees drones being used for aerial surveys of property damage to insured roofs.

“You get to see everything. You may not even need to go up on the roof. You can see every single inch of the entire property, just with the touch of a few buttons,” Wolf said.

He also expects drones to be used by insurers after a catastrophe.

“I envision a time when, after a catastrophe, an adjuster pulls up to a neighborhood and opens the trunk of his car and presses a few buttons on his tablet device and the drone does an immediate survey of everything and streams it all right to his tablet device, and he knows exactly where to go first and what’s most significant... within minutes. Costing very little money, the insurance company has a sense of everything that needs to be done in a very short amount of time,” Wolf said.

As far as who will operate the drones, Wolf said adjusters will likely see their skills expanded again.

— For the complete article go to: www.insurancejournal.com



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**Parental Immunity
Doctrine: Not
Applicable When Wet**
— By Kyle Riley

From the desk of Kyle Riley: When a parent’s actions result in personal injury to their child, what considerations dictate or bar the application of the parental immunity doctrine? While the courts have recognized an exception to the parental immunity doctrine when a child is injured through the negligent operation of an automobile, does the analysis change with negligent operation of a motorboat?

(See Case Study... Continued on page 13)

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Case Study...*(Continued from page 11)*

Claims Pointer: In determining whether the parental immunity doctrine applies, Washington courts consider whether the injurious act involved parental control, discipline, or discretion. Washington case law holds that parental immunity does not apply to the negligent operation of an automobile. Similarly, the parental immunity doctrine will not protect a parent who injures their child through the negligent operation of a motorboat.

Woods v. H.O. Sports Co. Inc. and Woods, --- P.3d ---, 2014 WL 4087432 (Wash.App. Div. 2)

Torre Woods (Torre) was seriously injured after he was ejected from an inflatable tube being pulled behind a motorboat. At the time of the accident, Torre's father, Michael Woods (Michael), was driving the boat. Torre brought suit against Michael for negligence. At trial, Michael filed a motion for summary judgment on the grounds that the parental immunity doctrine applied. Michael's motion was granted and Torres' claims against Michael were dismissed. The Division II Washington Court of Appeals then granted discretionary review on the applicability of the parental immunity doctrine.

Washington courts have continuously affirmed the viability of the parental immunity doctrine. The doctrine's applicability, however, has been signifi-

cantly limited from its original status as a nearly complete bar to parental liability for a child's personal injuries. Three exceptions to the parental immunity doctrine have been recognized: negligent operation of an automobile, personal injury to a child while engaging in a business activity, and intentionally wrongful conduct or willful or wanton misconduct. Instead of adopting a bright line rule, application of the parental immunity doctrine will be determined on a case-by-case basis. When the activity that injures the child does not include parental control, discretion, or discipline, immunity does not apply. At the same time, absent wanton misconduct, the parents should not have to defend their child-rearing practices.

In the instant case, Torre claimed that his father, Michael, operated the motorboat in a negligent manner. There was not an allegation that Michael was negligent in allowing Torre to ride in the inflatable tube. Michael's actions in driving the boat and pulling the inflatable tube were not acts of parental control, discipline, or discretion. His actions included driving the motorboat and towing the inflatable tube at a speed beyond the manufacturer's recommendation, which ejected Torre and resulted in his injuries. "At the time of the accident, Michael's relationship with Torre was not primarily that of a parent and child, but of a boat driver and tube rider." This situation is analogous to the situation where a parent injures their child through the negligent operation of an automobile. As such, the doctrine of parental immunity did not apply and the trial court's grant of summary judgment was in error. ❖

— View the full court opinion at: <http://www.courts.wa.gov/opinions/pdf/D2%2044346-5-11%20%20Published%20Opinion.pdf>

— If you would like to be notified of new cases, please send an email to: caseupdate@smithfreed.com.

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Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

Last night I was just pulling into my garage at home when I received a text from Brandi telling me that she was still stuck on Mercer Street inching her way towards the freeway. We both left the office together at 7:00pm, and I drove five miles in the time it took her to drive less than five blocks. Brandi commutes back and forth between Edgewood and Seattle, and she spends as much time getting on and off the freeway at South Lake Union as she does traveling between Tacoma and Seattle.

Just the other day a jack-knifed semi blocked traffic and spilled fuel causing a ten mile back-up on I-5 that lasted more than four hours. As you can imagine the ten mile I-5 back-up quickly spread to every highway and byway in the surrounding area. Thereby shutting down traffic throughout the north Puget Sound region for half of a business day. Too often it only takes a single traffic accident to make business travel extremely difficult if not impossible.

Here at CDR we schedule our loss site inspections and inventories in an intentional avoidance of the morning and afternoon rush hours, but traffic gridlock now seems to be the rule rather than the exception.

For me, the best feature of my GPS navigation system (and/or Mapquest) is the function that computes my estimated time of arrival. I like being able to plug in a destination, and have my drive time calculated so that I know what time to leave the office in order to arrive at my appointment on time. For the past many years I've been able to reasonably depend on the reliability of these posted travel time estimates.

I used to know where and when to avoid the most notorious traffic choke points: crossing Lake Washington, the Ship Canal Bridge (southbound in the morning, northbound in the evening), Southcenter hill, Joint Base Lewis/McCord, Tacoma to Gig Harbor, King/Snohomish border, Highway 405 anytime, anywhere, and the Washington State Ferry System is a whole very long rant best discussed in another Claims Conversation.

No more. It doesn't help me to know that I can drive from my office to the Southcenter area in twenty-five minutes (I've driven it in fifteen minutes, but the Washington State Patrol doesn't need to know that) when I'm crawling through the Mercer mess at an

(See **Claims Conversation...** continued on page 17)



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Claims Conversation... (Continued from page 15)

average speed of one mile per hour. It takes me an hour to drive sixty miles in any direction... when traffic is flowing normally. Except that the new normal is periodic, unscheduled gridlock.

Long story short, I used to be able to manage our regional traffic woes. I'm the kind of driver who prefers to drive an extra twenty miles at sixty miles per hour around congestion instead of stewing in stop and go traffic staring at the stationary rear bumper in front of me.

I accept that the majority of drivers are idiots who drive too slowly in the left lane, over-aggressive jerks who consider themselves entitled to circumvent traffic laws and/or courtesies, weather wusses who have no idea how to drive in rain, sleet, snow, or bright sunshine, and everyone else who are inconsiderately impeding my travel by having the audacity to be out in traffic when I have somewhere I need to get to. I accept that I have to share the road with other drivers, mass transit, semis, service vehicles, bicyclists, and pedestrians... I don't LIKE it, but I accept it.

What I DON'T accept is the purgatory of being randomly stuck in traffic without knowing why we're not moving, how long the back-up is, why there's a back-up, where traffic is blocked, and whether or not I should get off at the next exit to find an alternate route. What I DON'T accept is the massive loss of productivity due to traffic-related delays, re-scheduling, and a tendency towards teleconferencing and emailing because it's too problematic for everyone involved to get out to a loss site at the same time.

Most of all, I am worried about the unintended consequence of unmanageable traffic congestion making Field Adjusters an unacceptable expense. I am worried that the insurance industry will severely curtail if not eliminate entirely the practice of sending out a live human being to physically meet with an insured, claimant, and/or service provider at the loss site. I am worried that the insurance industry will rely on remote communication, and delegate the investigation and adjustment of claims to the policyholder.

If it's too much trouble for us to get out to a loss site, and commuting to an office adds two hours to each work day; then the insurance industry will find an alternate solution... and all claims will be handled by faceless drones working phone banks at massive Claims Call Centers in Bangladesh or Oklahoma City. ❖



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Medical Notes

Healthcare Fraud How Far Does it Reach?

By Thomas Freedland, DC

Reprinted from *INFORM Software Corp Newsletter*



It is human nature to look for the good in people. That is why it is hard to fathom someone in health-care deliberately doing something wrong. When reviewing records it is not uncommon to find irregularities. An x-ray report may identify a three view study, but the submitted bill might list CPT code 72052, a seven view x-ray study. The first time one might presume the doctor or his staff does not understand proper coding. However, when one sees the same pattern occurring numerous times from the same clinic, and it is confirmed that the office has been advised of the discrepancy, the "error" suddenly becomes intentional.

This is the problem faced by those investigating fraud. Fraud is a specific intent crime. One must establish intent, an understanding by the culprit that he or she is knowingly doing something wrong. In healthcare that threshold can be quite high. Medi-

(See **Medical Notes...** Continued on page 20)



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Medical Notes... *(Continued from page 19)*

cal case management is complex in its own right; medical billing is equally daunting. Slipups happen, and they are often simple mistakes – a wrong digit, an omitted reflex, perhaps a typographical error. Rogue healthcare providers know this and take full advantage of the confusion.

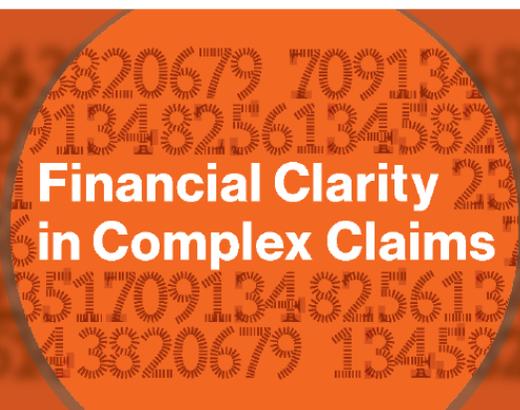
Claims personnel manage hundreds of claims and most are legitimate. The errors often go unnoticed, or if caught, the office resubmits with the correct code. Our rogue doctor simply says, “Oops.” The question then becomes how do we catch and stop the flow from this open wound?

The first step is finding patterns. This may involve flagging problem billing codes; codes that have a dubious use for straightforward conditions. Complex Evaluation and Management codes such as 99205, 99204, 99215, and 99245 are often misused. These codes require comprehensive histories (potentially spanning one’s entire life), comprehensive examinations (often described as requiring an evaluation of all the body’s systems including a “gloved digital exam”), and a high level clinical decision making (complex to where the patient may die or have serious complications if not managed correctly). These high level codes are the exceptions, not the norm for a patient evaluation.

Other problematic codes include manual therapy (CPT code 97140), neuromuscular reeducation (CPT code 97112), or unspecified codes like CPT codes 97039, 97139, and 95999 to name a few. Manual therapy has conflicts with many codes used in treating soft tissue injuries. Unspecified codes have legitimate purposes, but not they are unlikely to be used with much frequency.

The patterns might include multiple physical therapy modalities and procedures continuing beyond the first month or two of care, multiple diagnostic tests with little or no clinical explanation, or frequent referrals to other providers without complaints or findings related to the specialist’s field of expertise.

Some of our rogues might treat frequently for several months and then discharge the patient knowing that it may take a couple of months for a claims person to notice a potential problem. Others may simply treat and bill however they want shrewdly guessing that only a small percentage of their patients will come under scrutiny; they will simply write off what is challenged knowing other claims will slip through unnoticed.



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It takes a combined effort of those involved with claims to combat this multi-billion dollar problem. Those processing claims need to look for patterns that suggest abuse. This may help identify a problem provider or a misunderstood coding procedure. Such information needs to be shared with claims supervisors and investigative units. Investigations may require multiple incidents, some that might cross company lines. Audits and examinations may help. Assistance from local, state, and national law enforcement may be necessary. Many jurisdictions have a division or unit specifically dedicated to addressing insurance fraud. Even when an issue does not appear to warrant a high level of concern these specialists may have the tools, means, or knowledge to better evaluate a potential problem.

Insurance fraud is not a victimless crime. Every lost dollar comes out of someone's pocket. It may be in the form of a higher premium, or it might be a loss of corporate earnings. It is easy to say that the corporations are big and can afford to lose a few dollars here or there, but who ultimately owns the corporations of the world?

While that may bring to mind people like Warren Buffet, Bill Gates, or the Walton family, the true investors in the stock market are those ordinary people with a retirement plan or other investment vehicles. Whether it is a 401k, an IRA, a 403b, PERS, another pension plan, or simply a mutual fund, the moneys are surely in the stock market. Suffice to say, we are all the victims of healthcare fraud. ❖



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7 Signs You're A Workaholic And What To Do If You Are

By Jessica Chia



"Nine-to-five" was synonymous with work, say, three decades ago. Welcome to the new normal: everyone's over-booked, too plugged-in, and nine-to-five is your idea of cutting back. New research from the University of Bergen says that in Norway, nearly 10% of the population is hooked on work to the point that it's affecting their health.

That number is likely to be even higher in our own relaxation-averse American culture, says Elizabeth Lombardo, a Chicago-area psychologist and author of *Better Than Perfect: 7 Strategies To Crush Your Inner Critic and Create A Life You Love*. Sound familiar?

To find out if you're a workaholic, ask yourself how often you identify with these statements:

- You think of how you can free up more time to work.
- You spend much more time working than initially intended.
- You work in order to reduce feelings of guilt, anxiety, helplessness and/or depression.
- You have been told by others to cut down on work without listening to them.
- You become stressed if you are prohibited from working.

(See Health Wise... continued on page 24)

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Health Wise... *(Continued from page 23)*

- You deprioritize hobbies, leisure activities, and/or exercise because of your work.
- You work so much that it has negatively influenced your health.

If you said “often” or “always” to four or more, you may be a workaholic, says the University of Bergen study author Cecilie Schou Andreassen, who developed the scale.

The solution isn’t to stop working, says Lombardo, (and, of course, most of us don’t have that luxury). It’s a matter of setting priorities and boundaries. Here’s her simple work detox:

1. Take stock. Pick three values you want to develop in yourself, whether they’re relational or personal, and make those your focus when you’re off the clock.
2. Set boundaries. People actually respect you more when you respect your own time—let people know when and how you can be reached, and stick to it, so people take you seriously, Lombardo says.
3. Rethink relaxation. Think a 5-minute meditation break during your workday or setting the alarm 20 minutes earlier for a morning walk, not a three-week vacation in the south of France. “We’re so much more productive and profitable when we take breaks,” Lombardo says. ❖

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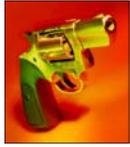
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Getting a Grip on Valuing Guns & Ammo

By Chad Horlbogen

Reprinted from www.propertycasualty360.com

We all know that firearms can be extremely controversial and as they pertain to insurance claims, they carry their own baggage. Whether we're talking about handguns, rifles, shotguns or collectibles, these are highly specialized items that come with their own set of markings and engravings, state laws and regulations governing their use and storage, and the high risk associated with their handling. For adjusters, determining relative value is further complicated by the sheer number of these firearms, their magazines and clips, and their assorted ammunition types.

Looking at 2013 census figures, the population of the U.S. is at 316 million people. Nearly half are gun owners. GunPolicy.org pegs the estimated total number of guns (licit and illicit) held by civilians at between 270 to 310 million. With numbers like those, the chances of a field adjuster or claims inventory professional finding a gun while on the job are almost 100% certain. In fact, Enservio claims data shows that 10% of the \$2 billion in claims processed annually contain firearms and ammo.

Policyholders are very passionate about their guns, often considering them a member of the family. Many are handed down over generations. Because of these strong personal attachments, claimants are prone to overstate their relative values. There are also unique challenges for this specialty category item that claim pros need to master if they are to process a fair reimbursement or replacement.

Some of the value factors adjusters should look for include information that is typically stamped in metal on the gun itself, such as the manufacturer, model number and caliber. It helps to record as much information as possible about the gun to assist with valuation-related research. Describe the materials (finish, grip/stock), the year the gun was made, the dealer where it was purchased, and any part number listed.

For handguns, describe whether it is a revolver or semi-automatic. For rifles, mark whether the action is bolt, lever, or semi automatic. Check the barrel or slide near the grips for information. Mark its finish. Is it blued, stainless, or coated? Measure the barrel length and describe the grip. Does the grip consist of rubber, plastic, wood, pearl, bone or other material?

There are also various ammunition types and cases, such as magazines and clips, that adjusters should make note of such as if the ammo is small or large caliber, or shotgun shells. What is the grain, material and caliber/gauge? What kind of projectile is it? Various kinds include ball, full metal jacket, and shot.

Learning the basics on how to inventory and evaluate the relative worth of a firearm will greatly assist claims pros in their line of work. Knowing how to properly handle one may even save their lives. ❖

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